



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Bayview Loan Servicing, LLC

Order Filed on June 10, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Mohamed Mohamed,  
Debtor.

Case No.: 18-23027 MBK

Adv. No.:

Hearing Date: 6/24/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 10, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Mohamed Mohamed

Case No: 18-23027 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 53 Chestnut Street, Woodbridge, NJ, 07001, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 26, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due March 2020 plus prior order balance of for a total post-petition default of \$3,924.31 (1 @ \$1,591.28, 3 AO @ \$756.06 1 AO @ \$756.08, less suspense \$691.24); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,294.31 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor is in a forbearance for April 2020 through June 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020 unless the forbearance agreement is extended, directly to Secured Creditor's servicer, Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd, 5<sup>th</sup> Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that at the conclusion of the forbearance period, Debtor shall make arrangements with Secured Creditor to address the payments that were subject to forbearance; and

It is further **ORDERED, ADJUDGED and DECREED** that if the parties do not reach an agreement within thirty days of the conclusion of the forbearance period, Secured Creditor can file a certification of default; and

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It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments that are not otherwise covered by the forbearance period, are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.